

**IN THE UNITED STATES PATENT AND TRADEMAR<sup>K</sup> OFFICE**

Applicants : Siegfried Bocionek  
Serial No. : 10/826,051  
Filed : April 15, 2004  
For : A Personal and Healthcare Data Financial Management System  
Examiner : Vivek D. Koppikar  
Art Unit : 3686

**Amendment**

Mail Stop Amendment  
Commissioners for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the office action dated October 15 2008, for which a shortened statutory period of three months for response ending January 15, 2009 was set in which to respond the following amendments and comments are submitted and reconsideration of the claim rejections is respectfully submitted.

No fee is believed due with this response. However, please charge any additional fee or credit any overpayments to deposit account 19-2179.

The Applicants submit that in view of the attached Certificate of Mailing, this response is timely.

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks/Arguments** begin on page 10 of this paper.